UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re: Sharon Lee Wyndon		Case No. 19-11386				
Snaroi	i Lee wyndon	CHAPTER 13 PLAN				
		X Or	iginal		AMENDED	
					_	
	Debtor(s).	Date:	April 30), 2019		
I.	Disclosure of Nonstandard Provisions and Plan's Mod	lificatio	n of Secu	red Debt:		
	A. Does this plan contain any nonstandard provisions (cl	neck one	e)?			
	Yes					
	X No B. Does this plan limit the amount of a secured claim bas	ed on a	valuation	of the collater	al for the claim	
	(check one)?	cu on a	varuation	of the conater	ar for the claim	
	Yes					
	X No					
	C. Does this plan avoid a security interest or lien (check of	one)?				
	Yes					
If tha D	X No ebtor has either not indicated "yes" in the applicable section	n above	or mada	no soloction o	any nonstandard provision or	
	e in this plan purporting to limit the amount of a secured c					
	or lien is void. Even if the Debtor indicated "no" in Section					
	claim based on a valuation of the collateral for the claim of					
proceed	ing.					
II.	Means Test Result and Plan Duration:					
	Debtor is (check one): X a below median income debtor with a 36 month	annlical	ale commi	itment period		
	an above median income debtor with a 50 month				1	
	an above median meome debtor with a oo month	паррисс	ioic comm	nument period	•	
	n's length shall not be less than the Debtor's applicable corred unsecured claims over a shorter period or is modified p					
	ength shall automatically be extended up to 60 months after					
	g		r		, in the second	
1II.	Dian Danmanto to the Tourston					
	<u>Plan Payments to the Trustee:</u> later than 30 days after the order for relief, the Debtor shall	II comm	anca mak	ing payments	to the Trustee as follows:	
110	A. AMOUNT: \$1,950.00	ii comin	chice maki	ing payments	to the Trustee as follows.	
	B. FREQUENCY (check one):					
	X Monthly					
	Twice per month					
	Every two weeks					
	Weekly					
	C. TAX REFUNDS: The Debtor (check one):	.	1 6 1			
	commits all tax refunds to funding the plan. C	Committ	ed retund	s shall be paid	in addition to the plan payment	
	amount stated above.	the plan	If no sel	action is made	a tay refunds are committed	
	X does not commit; all tax refunds to fundingD. PAYMENTS: Plan payments shall be deducted					
	or ordered by the Court.	iioiii tilt	Debioi S	wages unicss	otherwise agreed to by the Trustee	
	E. OTHER:					

IV. Distribution of Plan Payments by the Trustee:

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Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. <u>The Debtor's Attorney's Fees</u>: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **3,500.00** . \$ **500.00** was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. Prior to all creditors
- b. Monthly payments of \$
- c. X All remaining funds available after designated monthly payments to the following creditors: Wells Fargo Home Mortgage .
- d. __ Other: __

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

B.	CURRENT DOMESTIC SUPPORT OBLIGATIONS:						
	Creditor	Monthly amount					
	-NONE-	\$					

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence</u> (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	Monthly Paymer	<u>nt</u>	Creditor		Collateral			
1	\$	1,541.00	Wells Fargo Hr	m Mortgage	26921 40th Ave S www.zillow.com		t, WA 98032 K	ing County
Cure Pa	•						umaana ta ba	Intonest
	Monthly	~		~		A	Arrears to be	Interest
<u>Rank</u>	Payment	<u>Creditor</u>		<u>Collateral</u>			Cured	Rate
1	\$ 244.00	Wells Fargo	Hm Mortgage	26921 40th 98032 King www.zillow	•	\$	14.630.00	0.00 %
•	φ 244.00	raigo	· ···· ···o· ·gage	www.ziiiow	7.00111	Ψ	1-1,000.00	0.00 /0

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2. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by</u>
Real Property Other than the Debtor's Principal Residence:

Ongoing	Payments:
---------	-----------

Rank	Monthly Paymer -N	nt <u>Creditor</u>	<u>Collateral</u>		Interest Rate %
Cure Payr	ments:				
Rank	Monthly <u>Payment</u>	Creditor	Collateral	Arrears to be Cured	Interest <u>Rate</u>
	\$	-NONE-		\$	%

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>	Monthly Payment	<u>Creditor</u>	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment	Interest <u>Rate</u>	
	\$	-NONE-		\$		%

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

	Monthly		Debtor's Value of		Pre-Confir Adequate Pro	Interest	
Rank	Payment	Creditor	Collateral	<u>Collateral</u>	Monthly Pa	Rate	
	\$	-NONE-	\$		\$		%

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due. The Trustee shall pay filed and allowed nonpriority unsecured claims as follows (check one):

____ 100% ____ At least \$____0.00__.

The Trustee shall pay the following specially classified nonpriority unsecured claims prior to other nonpriority unsecured claims:

Rank Creditor Amount of Claim Percentage to be Paid Reason for Special Classification

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Rank	Creditor -NONE-	Amount of Claim	Percentage to be P	Paid R	teason for Spe	ecial Classification
The follo shall rece	Direct Payments to be made be owing claims shall be paid directive no payments from the Trust A. DIRECT PAYMENT OF DO	tly by the Debtor according tee. (Payment stated shall	ing to the terms of the ll not bind any party.)		or support or w	vithholding order, and
Credito -NONE-		Current Mo	onthly Support Oblig	gation_	Month \$	ly Arrearage Payment
	B. OTHER DIRECT PAY	YMENTS:				
Credito -NONE-		Nature of Debt		Amount \$	of Claim	Monthly Payment \$
The secu The Debi property	Secured Property Surrendere red property described below we tor requests that upon confirmat pursuant to this section be grant are property including taking pos	ill be surrendered to the ion, each creditor (included relief from the stays of	ding successors and as	ssigns) to	which the Deb	
Credito -NONE-			Property to b	e Surren	dered	
The Debi	Executory Contracts and Leastor will assume or reject executor, and any cure and/or continuin Any executory contract or unex	ory contracts or unexpire g payments will be paid	directly by the Debtor	r under Se	ection V, unless	s otherwise specified in

Contract/Lease
-NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the

subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_0.00 \]. To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of ___ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

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By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Jonathan S Smith	/s/ Sharon Lee Wyndon	April 30, 2019
Jonathan S Smith 27372	Sharon Lee Wyndon	Date
Attorney for Debtor(s)	DEBTOR	
April 30, 2019		
Date	DEBTOR	Date